

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN RE: **RAFAEL ROSA DIAZ**  
SSN xxx-xx-6065  
**EVELYN MATTOS MORALES**  
SSN xxx-xx-8011  
Debtor(s)

CASE NO: **24-00015-ESL**

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **01/05/2024**

First Meeting Date: **02/07/2024 at 9:00AM**

Days From Petition Date: **33**

341 Meeting Date: **02/07/2024 at 9:00AM**

910 Days Before Petition: **07/09/2021**

Confirmation Hearing Date: **03/06/2024 at 10:30AM**

Chapter 13 Plan Date: **01/05/2024** ☐ Amended

Plan Base: **\$9,000.00** Plan Docket # **2**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# \_\_\_\_\_

Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

\*APPEREANCES: ☐ Telephone ☒ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

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Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): \_\_\_\_\_

☐ Pro-se

☒ Creditor(s) Present ☐ None

FirstBank/Money Express -- Romero; Americas Leading Finance -- Offredi

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO\***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$513.00** Outstanding (Through the Plan): **\$3,487.00**

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)  
Projected Disposable Income: \$ \_\_\_\_\_

☐ The Trustee cannot determine debtor's/s' commitment period at this time.

Liquidation Value: \$ 2206.00 Estimated Priority Debt: \$ 0.00

**If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$2,206.00**

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 25 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED

☐ HELD OPEN FOR \_\_\_\_ DAYS until \_\_\_\_\_ pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: \_\_\_\_\_

Access via Zoom 341 Meeting Information Meeting ID: 842 075 7565 Passcode: 8744010630 \*\*\*Dedicated Phone: (939) 545-9003.

\*\*\*As per UST Guideline for ZOOM 341 meeting Debtors and their attorneys must appear by video.

Comments:

\*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]  
-No objections

\*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.

Plan fails to provide for secured claim filed by Mueblerias Berrios.

[1325(a)(6)] Feasibility – Debtor(s) does not has/have the capacity to make proposed plan payments.

Feasibility of plan depends on reaching a loss mitigation agreement with BPPR. Said creditor is objecting plan confirmation.

\*OTHER COMMENTS / OBJECTIONS

Debtors must update Hacienda Form 2781 to include tax year 2023 (social security beneficiaries).

/s/ Jose R. Carrion, Esq.  
Trustee Meeting Date: Feb 07, 2024

/s/ Alexandra Rodriguez, Esq., Presiding Officer

Last Docket Verified: 16 Last Claim Verified: 8 **Case Administrator: Alexandra Rodriguez**